

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 15–12358–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frank J. Pedrick III  
120 Smith Lane  
Runnemede, NJ 08078

Melissa M. Pedrick  
aka Melissa M. Hoy  
120 Smith Lane  
Runnemede, NJ 08078

Social Security No.:  
xxx–xx–4453

xxx–xx–1629

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Andrew B. Altenburg Jr.  
on:

Date: 8/9/18

Time: 02:00 PM

Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ  
08101–2067

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Eric Clayman, Debtor's Attorney, period: 5/1/2018 to 5/8/2018

**COMMISSION OR FEES**

Fees: \$1000.00

**EXPENSES**

\$29.21

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Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016–1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016–1(h)).

Dated: July 10, 2018

JAN:



**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Frank J. Pedrick, III  
 Melissa M. Pedrick  
 Debtors

Case No. 15-12358-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 137

Page 1 of 3  
 Total Noticed: 70

Date Rcvd: Jul 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2018.

db/jdb  
 aty +Frank J. Pedrick, III, Melissa M. Pedrick, 120 Smith Lane, Runnemede, NJ 08078-1342  
 +Joseph J. Hoffman, Jr., Hoffman, DiMuzio & Hoffman, 25-35 Hunter St., PO Box 7,  
 Woodbury, NJ 08096-7007

515345884 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: AmeriCredit Financial Services, Inc., P O Box 183853,  
 Arlington, TX 76096)

515323337 ++AVEE LABORATORIES, PO BOX 654088, DALLAS TX 75265-4088  
 (address filed with court: Avee Laboratories Inc, PO Box 123132 Dept 3132,  
 Dallas, TX 75312-3132)

515323335 Advanced Surgical Institute, PO Box 95000-3420, Philadelphia, PA 19195-0001

515356928 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
 Arlington, TX 76096-3853

515323338 Banfield Pet Hospital, c/o IC Systems Inc, 444 Highway 96E, Saint Paul, MN 55127-2557

515330355 +Borough of Bellmawr, PO Box 1016, Voorhees NJ 08043-7016

515330356 +Borough of Runnemede Sewer Utility, 24 North Black Horse Pike, Runnemede NJ 08078-1663

515576198 +CAMDEN COUNTY MUA, 1645 FERRY AVENUE, CAMDEN, NJ 08104-1311

515323342 +CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105

515323343 CHOP Hospital Services, c/o Frost Arnett Company, PO Box 198988, Nashville, TN 37219-8988

515494771 +Cavalry SPV I, LLC, Assignee of Capital One Bank (USA), N.A., Bass & Associates, P.C.,  
 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083

515323344 +Comcast Cherry Hill NJ, c/o Eastern Accounts System, 75 Glen Road, Ste. 110,  
 Sandy Hook, CT 06482-1170

515323345 Commonwealth Financeal Systems, 245 Main Street, Dickson City, PA 18519-1641

515323346 Continental Finance/Discover, c/o Vital Recovery Services Inc, PO Box 923747,  
 Peachtree Cors, GA 30010-3747

515323348 First Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

515323349 +First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868

515323350 +Friends Hospital, 4641 Roosevelt Blvd, Philadelphia, PA 19124-2398

515323351 +GM Financial, PO Box 181145, Arlington, TX 76096-1145

515323355 +Inspira Medical Center Woodbury, c/o Financial Recoveries, 200 E Park Drive Ste 100,  
 Mount Laurel, NJ 08054-1297

515323356 +Kennedy Health, c/o Financial Recoveries, 200 E Park Drive Ste 100,  
 Mount Laurel, NJ 08054-1297

515323357 +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823

515323360 +LGBS, LLP, Client #DESTDOT1, PO Box 702118, San Antonio, TX 78270-2118

515323358 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240

515323362 Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626

515558260 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051

515323365 Midland Mortgage, PO Box 268959, Oklahoma City, OK 73126-8959

515323366 +Nation Auto Sales, 123 Delsea Drive S, Glassboro, NJ 08028-2604

515323367 New Jersey Dept of Labor & Workforce Dev, PO Box 951, Trenton, NJ 08625-0951

515323369 +Our Lady of Lourdes Med Center, 1600 Haddon Avenue, Camden, NJ 08103-3117

515323370 Our Lady of Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2099

515326805 +PSE&G, PO Box 14444, New Brunswick NJ 08906-4444

515323372 +Preferred Credit, Inc., PO Box 1970, Saint Cloud, MN 56302-1970

515323373 +Quality Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191

515332628 +RUNNEMEDE SEWER UTILITY, 24 NORTH BLACK HORSE PIKE, RUNNEMEDE, NJ 08078-1663

515326806 South Jersey Gas, Attn: Mrs. Flemming, PO Box, Hammonton NJ 08037

515323377 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710

515323378 #South Jersey Spine & Pain Physicians LLC, PO Box 824091, Philadelphia, PA 19182-4091

515534961 +South Jersey Spine and Pain, 310 Egg Harbor Road, Sewell, NJ 08080-1854

515323379 State of New Jersey Department of Labor, PO Box 951, Trenton, NJ 08625-0951

515323380 Sterling Medical Services LLC, PO Box 827951, Philadelphia, PA 19182-7951

515345242 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
 Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 10 2018 23:31:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 10 2018 23:31:01 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

515323336 E-mail/Text: bnc-applied@quantum3group.com Jul 10 2018 23:31:23 Applied Bank,  
 PO Box 10210, Wilmington, DE 19850

515339905 E-mail/PDF: EBN.AIS@AMERICANINFOSOURCE.COM Jul 10 2018 23:46:49  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941

515323339 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 10 2018 23:34:59 Capital One,  
 PO Box 71083, Charlotte, NC 28272-1083

515323340 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Jul 10 2018 23:36:11  
 Capital One Auto Finance, 3905 Dallas Parkway, Dallas, TX 75093-7892

District/off: 0312-1

User: admin  
Form ID: 137

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Total Noticed: 70

Date Rcvd: Jul 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515401746 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 10 2018 23:46:35  
Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data,  
Services d/b/a Ascension Capital Group, 4515 N. Santa Fe Ave Dept APS,  
Oklahoma City, OK 73118-7901

515330965 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 10 2018 23:46:33  
Capital One Auto Finance, a division of Capital On, P.O. Box 201347,  
Arlington, TX 76006-1347

515323341 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 10 2018 23:36:07 Capital One Bank,  
PO Box 70884, Charlotte, NC 28272-0884

515402349 +E-mail/Text: bankruptcy@cavps.com Jul 10 2018 23:31:21 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

515323347 +E-mail/Text: bankruptcyntices@dcicollect.com Jul 10 2018 23:31:39 Diversified,  
PO Box 551268, Jacksonville, FL 32255-1268

515323353 E-mail/Text: cms-bk@cms-collect.com Jul 10 2018 23:30:25 HSBC Card,  
c/o Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317

515323354 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 10 2018 23:59:38  
HSBC Card Services, c/o Portfolio Recovery Associates LLC, PO Box 12914,  
Norfolk, VA 23541-0914

515323352 E-mail/Text: mmrgbk@miramedrg.com Jul 10 2018 23:31:07  
Health Care Financial Services of Team, c/o MiraMed Revenue Group, Dept 77304,  
PO Box 77304, Detroit, MI 48277-0304

515323359 +E-mail/Text: bankruptcy@affglo.com Jul 10 2018 23:31:07 Leading Edge Recovery Solutions LLC,  
5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486

515323361 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 10 2018 23:31:54 Liberty Mutual,  
c/o Credit Collections Service, PO Box 9134, Needham, MA 02494-9134

515323363 E-mail/Text: bankruptcydpt@mcmcg.com Jul 10 2018 23:31:00 Midland Credit Management,  
8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255

515323364 E-mail/Text: bankruptcydpt@mcmcg.com Jul 10 2018 23:31:00 Midland Funding LLC,  
8875 Aero Drive Ste 200, San Diego, CA 92123-2255

515323368 E-mail/Text: bkrpt@retrievalmasters.com Jul 10 2018 23:31:00 New Jersey EZ Pass, c/o RMCB,  
PO Box 1235, Elmsford, NY 10523-0935

515323371 E-mail/Text: bk@rgsfinancial.com Jul 10 2018 23:29:52 Preferred Credit Inc,  
c/o RGS Financial Inc, PO Box 852039, Richardson, TX 75085-2039

515553836 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 10 2018 23:31:18 Premier Bankcard, Llc.,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

515323374 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 10 2018 23:31:54 Quest Diagnostics,  
c/o Credit Collection Services, Two Wells Ave, Newton, MA 02459-3225

515323375 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 10 2018 23:31:00 Salute Visa Gold,  
c/o Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255

515323376 E-mail/Text: jsanders@cksfin.com Jul 10 2018 23:30:55 Service Credit Union,  
c/o CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856

515323381 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 10 2018 23:31:00 T Mobile,  
c/o Midland Credit Management Inc, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255

515323382 E-mail/Text: bankruptcy@td.com Jul 10 2018 23:31:09 TD Bank NA, PO Box 219,  
Operations Center, Lewiston, ME 04243-0219

515323383 E-mail/Text: bankruptcydepartment@tsico.com Jul 10 2018 23:31:49 Transworld Systems Inc,  
PO Box 15520, Wilmington, DE 19850-5520

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515326807 \_\_\_\_\_, Please add the above creditors

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 137

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Total Noticed: 70

Date Rcvd: Jul 10, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric Clayman on behalf of Debtor Frank J. Pedrick, III jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Eric Clayman on behalf of Joint Debtor Melissa M. Pedrick jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Jeffrey E. Jenkins on behalf of Debtor Frank J. Pedrick, III jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Jeffrey E. Jenkins on behalf of Joint Debtor Melissa M. Pedrick jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Stephanie F. Ritigstein on behalf of Debtor Frank J. Pedrick, III jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Stephanie F. Ritigstein on behalf of Joint Debtor Melissa M. Pedrick  
jenkins.clayman@verizon.net, connor@jenkinsclayman.com

TOTAL: 11